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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

WIEST ET AL.

Serial No.: 10/630,857

Filed: July 31, 2003

For: SYSTEMS AND METHODS FOR

MULTI-LEVEL BUSINESS

PROCESSING

Art Unit: 3629

Examiner: Not Yet Assigned

SECOND INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Applicants wish to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith. The cited references are mentioned in the Search Reports (copies enclosed) of Applicants' corresponding Canadian patent application and are believed relevant for at least that reason.

The undersigned believes that this Second Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicants do not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Second Information Disclosure Statement is filed, please accept this Second Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit

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Account No. 50-1390, under Order No. SRE0004-US and proceed to consider this Second Information Disclosure Statement.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that each reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or constitutes "prior art." If it should be determined that one or more of the referenced documents constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of the reference or references.

Applicants further reserve the right to take appropriate action to establish the patentablity of the disclosed invention over any referenced document, should it be applied against the claims of the present application.

WIEST ET.

SHAW PITTMAN LLP 1650 Tysons Boulevard McLean, VA 22102

Tel: (703) 770-7606

Date: July 13, 2004

Respectfully submitted,

By:

Michael D. Bednarek

Registration No. 32,329

MDB/SPA/ge

Document #: 1291553 v.1



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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JUL 1 3 2004

RADEMARK

Complete if Known Substitute for form 1449A/PTO **Application Number** 10/630,857 INFORMATION DISCLOSURE **Filing Date** July 31, 2003 STATEMENT BY APPLICANT **First Named Inventor** WIEST ET AL. Art Unit 3629 (use as many sheets as necessary) Not Yet Assigned **Examiner Name Attorney Docket Number** SRE0004-US of Sheet | 1

ILS PATENT DOCUMENTS					
Cite No.1	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
	Number- Kind Code ² (if known)	MM-DD-YYYY			
	US-6,023,685	02/08/2000	Brett et al.		
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	Cite No.1	Cite No.1 Document Number Number- Kind Code ² (if known)	Cite No.1 Document Number Publication Date MM-DD-YYYY	No. 1 Number- Kind Code ² (if known) MM-DD-YYYY Cited Document	

		FOREIGN F	PATENT DOCU	MENTS		
Examiner Initials	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	т6
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)	MM-DD-YYYY	Applicant of Cited Document		
		CA 2,180,995	01/12/1998	Lymburner et al.		
		EP 0 955 595	11/10/1999	Sexton et al.		
		Canadian Examiner's Report	05/21/2003			
		Canadian Examiner's Report	02/18/2004			
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Examiner	Date	
Signature	Considered	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 2

Complete if Known			
Application Number	10/630,857		
Filing Date	July 31, 2003		
First Named Inventor	WIEST ET AL.		
Art Unit	3629		
Examiner Name	Not Yet Assigned		
Attorney Docket Number	SRE0004-US		

OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²	
		JEAN CORA, "What's New in Cybertalk?," CYBERTALK (OCTOBER 2000), http://www.loma.org/cyboct00.asp		
		"The Insurance Industry: The eCommerce Imperative Summary Report," Deloitte & Touche LLP (January 2000); http://www.dttgfsi.com/publications/pdf_files/Insurance.ecommerce.pdf		
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